



# THE CHECK COLLECTOR

THE JOURNAL OF THE AMERICAN SOCIETY OF CHECK COLLECTORS

JULY 1987

NUMBER 2



## THE CHECK COLLECTOR

Editor: Robert A. Spence  
P. O. Box 69  
Boynton Beach, FL 33425

Assistant Editors: Herman L. Boraker  
William H. Stump

The Check Collector is issued four times a year for members of The American Society of Check Collectors. Subscription only by membership; dues \$10.00 a year. Outside U.S.A., Canada and Mexico, add \$2.00 a year. Send address changes to the Secretary. Advertising rates and terms from the Editor. All rights reserved.



### THE AMERICAN SOCIETY OF CHECK COLLECTORS

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#### OVERSEAS NOTE

Noted in "Counterfoil", the journal of the British Cheque Collectors Society: "The Great British Cheque-Out" is the name of the "Cheques for Charity" auction being managed by the Society to raise money for the Leukemia Research Fund. The scheme involves asking the general public in Great Britain and elsewhere, for old cheques and financial items to be donated for the auction.

Any members of the American Society of Check Collectors who wish to donate items for this auction may send them in care of the Editor of The Check Collector who will forward them to the B.C.C.S.

#### PRESIDENT'S COLUMN

Check collecting lost a great friend and member in the passing of Bob Flaig, our Founder and first President. His tremendous, longtime efforts as Editor of The Check List has given us a legacy of information that is a joy to read over and over again. Bob will be sadly missed by all who knew him. Our deepest sympathy is extended to Mrs. Flaig.

Herman Boraker has had to relinquish the post of Editor of The Check Collector. He will continue as an assistant editor, along with Bill Stump, to provide much appreciated assistance as I assume this post.

Our thanks to Secretary Charles Kemp for arranging and handling the meeting of the A.S.C.C at the Memphis Show.

We are asking for your help in a number of ways. Your articles for the Check Collector are always solicited. Many collectors are out there waiting to be asked to join us. Help them and help A.S.C.C. All comments from members on our Society and on The Check Collector are very much appreciated. They are very helpful.

Many of our members have special areas of interest in their check collecting. We would be very happy to learn something about these areas.

A writeup in The Check Collector would share these fascinating collecting journeys and may bring contacts with those having similar collecting interests.

Now that we are under way again, let's have some fun with our collecting.

Happy Collecting!

#### KUDOS TO:

-- Member Bob Patetta whose exhibit on "The 2¢ Federal Tax on Bank Checks" won a silver medal at the Garfield/Perry Show in March this year along with an ARA silver award.

-- Rodney and Nancy Battles as they launch Catalog No. 1 on Paper Americana. Using a new format, this attractive catalog specializes in Western and Territorial paper and contains good reference material for check collectors. It has many illustrations of the checks offered.

In Memoriam

ROBERT FLAIG

Died May 31, 1987

Founder and First President  
First Editor of The Check List  
Honorary President



## VIGNETTES — AMERICAN AS APPLE PIE

Collectors of US checks should be happy that there are so many vignettes to be found on our checks. Vignettes were used as symbols, for security features, and to lend distinction to the check. They certainly spice up our collection and check collecting, being one of the most sought after characteristics of a check.

Vignettes were produced in many places, by many people and used in many areas. No wonder there are so many different ones. Some popular vignettes were copied by other printers, or purchased for use from a printing supply house. Like banknotes, the same vignettes may be noted in use in other locations, often far removed.

Some collectors collect checks with vignettes having a topical theme such as: ships, locomotives, bank buildings, Indians, allegorical figures, or portraits of persons, to name a few. Many of the banknote companies which printed checks used the same type of beautiful vignettes used earlier on banknotes.

These works of art, so distinctive, attractive and so carefully designed, have embellished our checks, especially those of the last half of the nineteenth century during the westward expansion of our country. Their subjects ran the whole gamut of the American scene; the proud industrialist who pictured his factory or mill, the banker who used an allegorical figure or a picture of his grand bank building to infer strength and stability, businessmen who appealed to the virtues or to regional strengths with pictures of agricultural bounty and produce. People were proud to picture their works, their achievements and their local points of interest on their checks. Americans have always been a nation of advertisers and this is shown in some of the vignettes which are good examples of the old saying, "One picture is worth a thousand words".

US checks with vignettes represented the times of their issue. The check was the very essence of financial transactions and a beautiful and impressive check was appropriate to the occasion. The checks looked important-- they looked like money. And the vignettes were selected to receive the approval of those through whose hands they passed like "motherhood and apple pie".

Yes, they are beautiful, attractive, surprising, but distinctly representative of the America of their times. So the next time a check with an impressive vignette passes by, pause, it has a story to tell.



MEMPHIS — 1987

## REPORT ON THE INTERNATIONAL PAPER MONEY SHOW

By Charles V. Kemp

Each year in June, hundreds of collectors of all varieties of paper pack their bags and head for Memphis, Tennessee. This year was no exception. Some 1,530 collectors trekked through the huge bourse room in the Memphis Convention Center. This was the second largest attendance in the eleven year history of the show and the collectors were well rewarded.

Inside were over a hundred dealers, many offering only checks. Many of the paper money dealers also had bundles of checks for a buyer to sort through. Dealers of stocks and bonds were well represented and there were even three tables of revenue stamp dealers.

Most of the dealers, as well as the collectors, hailed the show as a great success. About the only complaints were about the difficulty dealers were having in replenishing their stocks of material. Dealer Walt Alcott felt that the show had been good for selling, but light for buying. Another dealer, Ken Elwell, thought that by noon of the first day, most good material had already gone.

A general meeting of the American Society of Check Collectors was held and the ten members present viewed our slide show "The History and Collecting of Checks". Many members at the meeting and others on the floor praised our new journal, The Check Collector, and expressed renewed confidence in the Society.

All in all, this event sponsored by the Memphis Coin Club is the hallmark show of the year for collectors of all types of paper. Anyone considering attending next year's show is strongly advised to do so.



## THE AMERICAN SOCIETY OF CHECK COLLECTORS

## Membership Application

To the Secretary, Charles L. Kemp, 2075 Nicholas Court,  
Warren, MI 48092, U.S.A.  
The undersigned hereby applies for membership in the American Society of Check Collectors and agrees to comply with its Charter and By-Laws.

Enclosed with this application is \$10.00 for dues. (Outside U.S.A., Canada and Mexico, add \$2.00; U.S. funds only. Make remittances payable to American Society of Check Collectors).

Name: (please print) \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ Country: \_\_\_\_\_  
☐ New Application, or ☐ Reinstatement.  
☐ Collector ☐ Collector/Dealer ☐ Dealer  
Signed \_\_\_\_\_ Date: \_\_\_\_\_  
You found about ASCC through: \_\_\_\_\_

Please circle the numbers indicating areas of collecting interest that you would like to have listed with your name and address on our membership roster:

- |                                    |                                   |                                       |  |
|------------------------------------|-----------------------------------|---------------------------------------|--|
| 1 Checks - General                 | 8 Historical Banking Documents    | 15 Postal Money Orders, Reply Coupons | 21 Lottery Tickets                       |
| 2 Bank Drafts                      | 9 Books on Banking                | 16 Autographs, Famous People          | 22 Ration Checks & Bonds                 |
| 3 Bills of Exchange                | 10 Vignettes                      | 17 Revenue Stamped Documents          | 23 Bank Notes & Currency                 |
| 4 Certificate of Deposit           | 11 Security Printing              | 18 With Fargo History                 | 24 Emergency Slip                        |
| 5 Promissory Notes                 | 12 Check Posters & Cancel Devices | 19 Railroad, Seaboard, Mining         | 25 Checks - U.S.A.                       |
| 6 Warrants, Gov't Checks           | 13 General Printing History       | 20 Dollar/Credit Cash                 | Region of States of Special Interest:    |
| 7 Travellers Checks & Money Orders |                                   |                                       | 26 Great Britain                         |
|                                    |                                   |                                       | 27 Canada                                |
|                                    |                                   |                                       | 28 World                                 |
|                                    |                                   |                                       | Region of Countries of Special Interest: |

Additional Comments \_\_\_\_\_





## WHAT'S DIFFERENT ABOUT CHECK COLLECTING?

By Robert A. Spence

It seems that many check collectors started out to collect stamps as youngsters. Later, their interests turned to coins. Then paper money beckoned, along with some stock certificates. Finally, they discovered check collecting.

This meandering trail may have been due to such reasons as: financial, availability of material, or the lessening challenge of that particular collectible, to mention but a few. But reflection may provide another basis for this changing path.

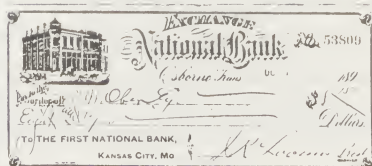
Collectors of stamps and coins have found that stamps and coins are intentionally issued to be identical within their type and in very great numbers. Variations from the normal specimens are eagerly sought out by collectors to provide some individuality to their collections. An inverted center on a stamp or a double-struck coin are examples of such variations.

Collectors of paper money have found that while some kinds and types are issued by the millions, the varieties of serial and other numbers along with various signatures may be utilized to provide more collectable varieties. Stocks and bonds trend toward a greater amount of individually different, collectable varieties that are available to the collector. But the magnitude of their issues are much less than with paper money. Beginning collectors of checks are sometimes startled to find what appears to be endless kinds, types and varieties among their checks.

This progression of collectible areas starts with great numbers of identical items such as stamps, and trends to check collecting with about as many collectable types and varieties as there are collectors.

A check passes through relatively fewer hands in serving out its useful life than the other collectibles above. Since each check is truly different from any other check, there are happily, many different, distinguishable features or characteristics which are of interest to collectors. Those which are prominent and generally considered are:

- Area or place of issue (territory, state, city, foreign, etc.)
- Bank or banker.
- Vignettes.
- Kind of check: regular, travelers, specimen, ration, holiday, etc.
- Signatures/autographs.
- Revenue stamps.
- Age and date of check.
- Amount of check and kind of tender to be paid.
- Security features.
- Overprints, logos or special legends.
- Alterations of printed legends.
- Endorsements and cancellations.
- Watermarks.
- Overall appearance and ornateness.
- Availability/scarcity.



Differences between checks are significant. Check collectors do not need magnifiers to count scratches and bag marks,

nor rely on differences of serial numbers alone. Checks are very visually different and interestingly so. And there are so many areas of collecting interests that each check collector can become somewhat of an expert in an area of his choice.

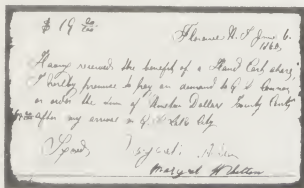
The tens of thousands of banks, bankers and branches of banks in the USA, in combination with the great number of vignettes and the many types of revenue stamps used, provide a tremendous number of different checks. There appears to have been more different collectable varieties of checks issued in the USA alone, than total of different stamps, coins and paper money. However, the actual destruction of used checks has reduced the numbers available to collectors to relatively less than any of the other collectibles mentioned above.

The check was at the very heart, and was the very essence of a financial transaction. Every check is, and must be, discernibly different from any other check. Therefore, each check collection has to be different from every other collection, no matter how few pieces it contains.

That individual and collective difference is what sets check collecting apart from collecting stamps, coins, paper money and stocks. We are a group of happy individualists!

### RARE MORMON NOTES

Mormon Handcart Company Promissory Notes  
Issued at Florence, Nebraska Territory, 1860



ACTUAL SIZE 7 1/2 x 4 1/2"

Issued for a Handcart Share (above)

Two available at \$2,000 each

Issued for provisions to 9th Handcart Company member

Three available at \$1,200 each

Neither the A.N.A. nor the SMITHSONIAN own one of these.

MAY NOT BE OFFERED AGAIN!

Information, photocopies available to those of serious interest.

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### JOTTINGS FROM THE EDITOR'S DESK

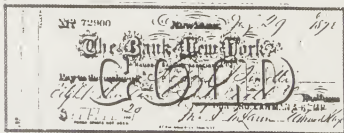
There are several pockets of A.S.C.C. members in the U. S. where members are numerous enough to hope that someday their paths will cross. These areas are: Southern California, Northern California and Oregon, Florida, the North Central States, and Southern New England. Since these areas have regular regional numismatic shows, why not try to arrange an informal gathering of check collectors at the next nearby regional show?

The longer time needed and the substantial cost of attending "national" meetings has caused many members of societies to look again at the advantages of nearby regional meetings at which total time, including travel, may not exceed two days.

In earlier times these regional meetings have had check collectors meetings which were marked by friendliness and by being a good source of checks for collectors. Let us hear from you members in the FUN, Long Beach, CSNA and NENA areas!

There appears to be an increasing interest in "early" items among check collectors. The British cheque journal "Counterfoil" mentions the earliest known "cheque" with a date of 16th February, 1659. What is the earliest known American check? What is the earliest known American check using a printed form?

What kind of check appears to be the most fascinating to non-collectors? I have asked many people over a few years to select the one check that most appealed to them. Surprisingly, most were attracted to this Bank of New York check with the "GOLD" overprint and the imprint revenue stamp.

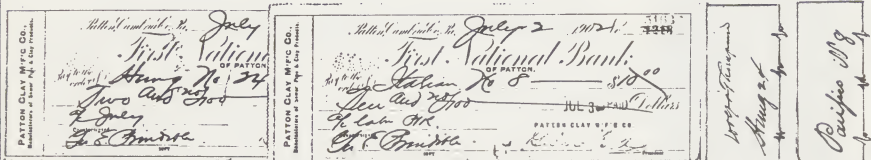


Now I have mounted 35 checks under plastic sheet protectors in a thin notebook. This is a very convenient way to display checks to an individual and as flat sheets in an exhibit at a club meeting.

The greatest surprise I have had resulted when I showed the notebook to bank officers and tellers. They had never imagined that checks could be so attractive and interesting. And the information on banking history I picked up as a check collector astonished them. It seems the new generation of bank personnel are quite insulated from early banking history. Here is a fertile field for recruitment of new members!

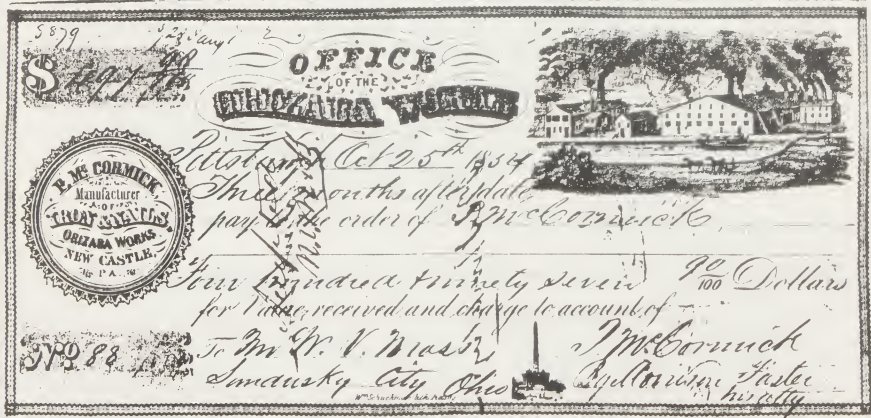
## HAPPY FINDINGS — CONVERSATION PIECES

Interesting checks because of the payees. Did they wear numbered employee payroll badges and was the payroll clerk lazy? The endorsements on the backs indicate the payees could write and did want to use their names. But the clerk got no farther than Italian No. 8 and Hung(arian) No. 24. How times have changed!



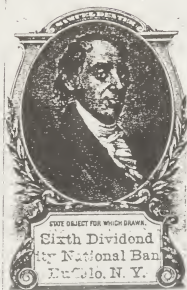
An observant collector reports these two examples of early types of precancels on two R-152 stamps on First National Bank of Chillicothe, Ohio checks. Any others in your collection?

The ruling on the stamps indicate the precancel was applied before the stamps were affixed to the checks.



This 133 year old check has a revealing vignette that shows air pollution is nothing new. And it is from Pittsburgh!

## HAPPY FINDINGS — CONVERSATION PIECES



COMPTROLLER OF THE CURRENCY No 862733  
 TREASURY  
 Washington, D. C. JUN 5 1906  
 Assistant Treasurer of the United States  
 NEW YORK  
 Pay to the order of C. C. Gibson Treasurer  
 Six Cents  
 Wm. B. RIDGELY, Comptroller.  
 J. P. Kane Deputy Comptroller of the Currency.  
 LESS THAN ONE DOLLAR  
 Dollars \$0.06

The check for six cents shown above was issued by the Comptroller of the Currency, Washington, D.C., on June 5, 1906, and was part of the sixth dividend paid on the liquidation of the City National Bank, Buffalo, N. Y.

Samuel Dexter's portrait appears at the left of the check. This portrait was used for the vignette of the 50¢ denomination of the fourth issue of U. S. fractional currency. Dexter, an American lawyer, was born in Boston, Mass. in 1761 and died in 1816. He served in the U. S. House of Representatives 1793-1795; U. S. Senate 1799-1800; as Secretary of War, 1800; and U. S. Secretary of the Treasury 1801.

Wm. B. (William Barret) Ridgely served as the eleventh Comptroller of the Currency, 1901-1908.

T. P. (Thomas P.) Kane served as the eleventh Deputy Comptroller of the Currency, 1899-1923.

City National Bank, Buffalo, N. Y. received Charter No. 5174. It was organized on January 26, 1899 with a capital of \$300,000 and succeeded the City Bank. The City National Bank of Buffalo, N. Y. was placed in receivership on June 29, 1901.

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 (y choice) \$1.00

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## ON EXCHANGING CHECKS BETWEEN COLLECTORS

There are times when checks for collectors seem to become scarce. At such times collectors may keep their check collecting interest alive by the exchange of their duplicate or surplus checks with other collectors.

The exchange or swapping of items between collectors is a common practice in other hobbies such as stamps and coins. It is a way to add to a collection without the spending of money, if one has surplus checks or unwanted duplicates available.

Exchange should be a "two-way street". Each collector must feel he has been fairly treated if the exchanges are to continue. Most unsatisfactory exchanges may be avoided if certain steps are followed.

The collectors should agree on common ground rules that cover valuation and pricing of checks, payment for differences in valuation of checks selected and the time for return and reply.

Each collector should mark his price or valuation on each of his checks. Mark it in one corner on the back of each check, at least 3/4" from each edge, using a soft pencil.

After a lot has been sent for exchange by each collector, that collector whose total value of selections exceeds the other's, should pay the difference in cash with the return of checks not selected.

Each collector has the responsibility that his mailing does reach the other collector and shall pay all insurance or registration costs.

After receipt of a lot, a return mailing with any cash payment due should take place within two weeks.

Among collectors, the same check may be valued differently. Since each collector values his own checks, this procedure intends that he should not receive less than his price, or his check will be returned to him. If a collector prices his checks too highly, for one or more reasons, this overpricing will become evident as few of his checks will be selected.

A collector receiving a batch of checks may select or return any or all of the checks offered. But the receiving collector must give equal value in checks that that will be selected in return, or he will have to pay the difference in value in cash. A check may not be selected from a lot without its owner being compensated either by equal value selected by him, or by equal value paid in cash. This has been called a "two-way approval method".

Exchanging checks as outlined above is a happy way to keep collecting.

JOE W. KITTINGER, JR. 0883  
 SSN 282-38-2478  
 P.O. BOX 1767  
 ORLANDO, FL 32809

188  
 83215-710  
 631

Pay to the Order of *Bill Stamp* \$1.00  
*One & 1/100* Dollars

Sun Bank  
 Sun Bank, N.A.  
 East Orlando Office  
 Orlando, Florida 32803

For  
 ⑈063102152⑈ 650065196⑈ 0188

FAMOUS PERSONS  
ON CHECKS

Collectors in this area will be interested in this personal check of Col. Joe W. Kittinger, Jr. of Orlando, Florida. Col. Kittinger was the first solo balloonist to cross the Atlantic.

# U. S. ADHESIVE REVENUE STAMPS USED ON CHECKS.

There are ten adhesive type U.S. revenue stamps which have been regularly used and commonly found on U.S. checks. These stamps were used during 1862-1882 and 1898-1901. Two 1-cent revenue stamps have been included because the rate for checks was two cents and two 1-cent stamps were acceptable, and often used.

These stamps are listed in Scott's Specialized Catalog of U.S. Stamps. When listing checks, the catalog number of the stamp should be given. It identifies the stamp and is better than a vague statement of "orange stamp".

The R-6 stamp has "Bank Check" on the lower scroll. The R-15 stamp has "U.S. Inter. Rev."



R-5  
Blue



R-6  
Orange



R-15  
Orange



R-104  
Blue and  
Black



R-135  
Orange and  
Black



R-152  
Blue



R-154  
Green with  
Red O/P



R-155  
Carmine with  
Blue O/P



R-163  
Pale Blue



R-164  
Carmine Rose

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SECRETARY'S CORNER

The second issue of The Check Collector finds us with a total of 234 paid-up members. About fifty members listed on our old roster have moved and we do not have their new addresses. If you know of someone who might fall into this category, please drop me a line or have them contact me. Later, we will print a list of these missing members in The Check Collector.

I also feel that many people simply are not sure if they have paid their dues or not. We will make an effort to contact them. Bob Spence continues to be our number one recruiter. If anyone else should want applications to send out, just let me know and I will be glad to send you some.

Now that we have The Check Collector back on the right track, building up the membership is our first priority.

NEW MEMBERS

- 1112 John N. Rowe  
Suite 650  
6301 Gaston Ave.  
Dallas, TX 75214
- 1113 Roland J. Achee (Collector)  
207 Texas St., 2nd Floor  
Shreveport, LA 71101  
Areas: 25-Shreveport, LA  
(By Bob Spence)
- 1114 Russ Sears (Collector)  
9323 Waltham Woods Road  
Baltimore, MD 21234  
Areas: 14, 20 & 25-MD  
(By Bob Spence)
- 1115 Michael J. Sullivan (Collector)  
376 Provident  
Winnetka, IL 60093  
Areas: 8, 9 & 25-Currently working  
on a bibliography of bank histories. (By Dick Naven #1106)
- 1116 John Nicholson (Collector/Dealer)  
P. O. Box 519  
Prineville, OR 97754  
Areas: 2, 4, 6, 19 & 25-Western.  
(By Bob Spence)
- 1117 Dr. Rex Wm. Estes (Collector)  
1409 Gannon Drive  
Sacramento, CA 95825  
Areas: 1, 21 & 23  
(Thru Coin World)
- 1118 John W. Watts (Collector)  
P. O. Box 2955  
Danbury, CT 06813  
Areas: 15  
(By Terence Hines & Modern  
Postal History Society)
- 1119 Edward N. Lipson (Collector)  
46 Appletree Lane  
North Haven, CT 06473  
Areas: 17  
(By Charles Kemp)

- 1120 Carling Gresham (Collector/Dealer)  
P. O. Drawer 580  
Pomona Park, FL 32081  
Areas: 8, 9, 14 & 25-FL (pre-1845)  
(By Larry Marsh)
- 1121 Vincent Hiler (Collector)  
P. O. Box 1298  
Hollywood, FL 33022  
Areas: 1, 2, 3, 17 & 23  
(By Bob Spence)
- 1122 P. C. McMichen (Collector)  
P. O. Box 414862  
Miami Beach, FL 33141  
Areas: 1, 8, 16 & 19  
(By Bob Spence)
- 1123 Ken Carlson (Collector)  
Box 1596  
Walla Walla, WA 99362  
Areas: 1, 2, 4, 5, 6, 8, 10, 14, 19,  
23 & 25-Most interest in NW USA.  
(By Bob Spence)
- 1124 Douglas J. Gorga (Collector)  
870 Jon Lane  
Endwell, NY 13760  
Areas: 14 & 25-NY  
(By Bob Spence)

CHANGES

- 1078 James L. Gray  
P. O. Box 8266  
Greenville, NC 27835
- 216 Roland O. Burnham, Jr.  
1129 Progress Way "B"  
Medford, OR 97504
- 942 Ian A. Marshall  
P. O. Box 1075  
Adelaide St. P. O.  
Toronto, Ontario  
M5C 2K5 Canada
- 13 Jeane Flaig  
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DECEASED

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3 Robert G. Flaig  
380 Don Havens

## H.J.W. Daugherty

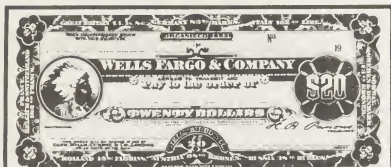
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CHECKS ARE ALWAYS INCLUDED

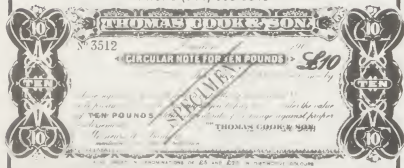


## WANTED FOR MY COLLECTION WORLD WIDE TRAVELERS CHECKS

SPECIMENS, PROOFS OR CANCELLED ISSUES  
If you have anything to offer Please keep me in mind as  
I actively seek these for my collection.  
I also have duplicates to sell or trade.

**GARY SNOVER**

P.O. Box 3034 • SAN BERNARDINO, CA 92413  
PHONE (714) 883-5849



**Wanted - FRIDAY 13th checks, years**  
and months as follows: 1885-March, & Nov.;  
'86-Aug.; '87-May; '88-Jan. & April; '91-Feb  
& Nov.; '03-Feb.; '06-July. Will pay \$1--\$3  
depending on quality, or will trade. Will be  
glad to trade checks circa 1900-1970.

**Herman L Boraker**

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## STOCKS & BONDS

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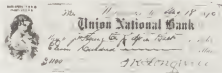
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